#### Higher Education and Employment Advancement Committee

Public Hearing Testimony in support of SB 971:

## AN ACT CONCERNING THE PROMOTION OF TRANSFER AND ARTICULATION AGREEMENTS.

To implement a general education core of courses and promote higher education transfer and articulation agreements.

March 9, 2017

Dear Members of the Higher Education and Employment Advancement Committee:

My name is John Mullane and I am a Counselor at Gateway Community College. In my testimony today I want it to be clear that I do not speak for Gateway Community College or The CSCU system. I took a personal day to be here, I am not here on work time. I am speaking from my experience and the research I have done on Community College students.

I support this bill because the largest barrier to a community college student completing a bachelor's degree is losing credits when transferring to a four-year institution, the more credits they lose the less likely they are to be able to complete their degree. Making students retake similar classes actually hurts their chances of graduating.

The solution to this problem would be for the state of Connecticut to pass a law mandating statewide transfer and articulation agreements between the Connecticut community college system and all public four-year institutions in the state. This would require the faculty and staff of the Connecticut Community Colleges, Connecticut State Universities, and University of Connecticut to establish transfer pathways to ensure the seamless transfer of Community College credits. This will ensure that community college students are not paying twice to retake similar classes and can graduate on time with less debt.

These agreements would save the students and the state of Connecticut millions of dollars each year and make higher education more affordable and accessible for all students, especially our low income, minority and first generation college students who are more likely to begin their undergraduate studies at a Connecticut Community College.

With the costs of higher education soaring, and the state facing annual billion dollar budget deficits, community colleges are the last affordable route to a bachelor's degree for many middle and lower income students and families in Connecticut. The national conversation about college access, affordability, graduation rates and the 1.3 trillion in student loan debt seems to completely miss the transfer credit issue and the fact that for many students the most affordable and successful route to a bachelor's degree is a community college.

In Connecticut, Community College is free for students eligible for a Pell Grant. The grant pays \$5,815 a year and the student pays \$4,168 for tuition and fees—leaving students with an additional \$1,647 for educational expenses such as books and transportation.

My previous studies on transfer students, as well as data from the National Student Clearinghouse Research Center, clearly shows that students who attend community colleges and are able to successfully transfer those credits to four-year public institutions, have some of the highest graduation rates at those schools.

Community college students are very smart, dedicated and hardworking. Recent studies have shown that over 70% of these students work while attending school, with many of them working over 30 hours a week to help support not only themselves but also their families. A study from the Wisconsin Hope Lab found that half of all community college students are struggling to pay for food and housing. What this shows is that these students are so dedicated to pursuing their academic goals because they know that the best way to get out of poverty is to graduate with a college degree.

A study last year from the Community College Research Center found that Connecticut is one of the worst states at helping low income and minority students achieve bachelor's degrees because we do not have a state wide transfer credit system in place. Some of the best performing states in that study were Florida, Washington and California. They all have very efficient state wide transfer credit systems that would be good models for us to follow as we consider developing our own state wide system. Below is an example an effective, student friendly state wide system:

- ➤ 34 credit general education core of classes that when completed fulfills all lower division (freshman and sophomore) general education requirements at any public four year institution in Connecticut.
- ➤ 60 credit transfer associates degrees that fully transfer credits to all public four year institutions. This pathway will fulfill all lower division general education requirements and the student will have junior standing in their major and have no more than 60 credits remaining to complete their bachelors degree. All credits in pathway should transfer, whether or not degree is completed before transfer.
- ➤ Incentives to complete degree, no punishment (course by course articulation) if degree not completed.
- ➤ Committee of representatives from all public institutions to oversee the law and provide an annual report on its progress and data on students in those transfer pathways to legislature.

I have also included with my testimony the newest UConn transfer credit study which shows that Connecticut Community College students lose nearly 25% of their credits when they transfer to UConn at a cost of over 3.3 million dollars in extra tuition and fees.

I appreciate your time and attention to this matter.

John Mullane

# Connecticut Community College Transfer Students at the University of Connecticut

Nearly 25% of transfer credits are not accepted by UConn.

Lost transfer credits cost Connecticut Community College transfer students 3.3 million dollars in extra tuition and fees.

81% of Connecticut Community College transfer students who obtain junior level standing graduate with bachelor's degrees.

Connecticut Community College students need state-wide transfer and articulation agreements that guarantee seamless transfer of credits.

John Mullane March 2017

An analysis of data provided by UConn to the Legislative Program Review and Investigations Committee (PRI) reveals that last year Connecticut Community College transfer students that entered UConn lost an average of 15 transferable college credits. This loss of credits would be equivalent to an entire semester of credits and would delay the students time to graduate by at least one semester and increase the cost of attending college by \$7,866 for each transfer student. This means that the students would have to spend an extra semester at UConn and that extra time could cost the students around 3.3 million dollars in extra tuition and fees. [1]

Here is the breakdown of the data submitted by UConn:

In the report it seems that the average community college transfer student loses 23.4% of their credits when they transfer (page 67) 76.6% of credits transfer. UConn does admit on page 64 that students lose credits, "with regard to transferability of courses and course credits from the community colleges to the University of Connecticut, it should be noted that nearly 80% of these transfer courses and credits are accepted." This means that over 20% are not accepted. UConn defines a transferrable class as "baccalaureate level with a grade of C or better." This count also includes students in the Guaranteed Admission Program (GAP).

It seems to say that the 416 entering Community college transfer students had 26,819 eligible credits (64.5 credits per student) and 20,543 met Major or Gen Ed requirements (49.4 credits per student). So they lost 6,276 credits/416 students =15.1 credits lost per student. They would lose a semester of credits. Lost credits cost the community college students 3.3 million in tuition and fees. For the tuition and fees calculation this study used the 2018-2019 rates that UConn approved on December 12, 2015 which made it \$15,731 for the year or \$7,866 per semester X 416 students =\$3,272,256

This is the second study on Community College Transfer students at UConn. The first study found that the average community college transfer student loses 21.4% of their credits and 78.6% of credits transfer. The average student lost 12 credits each semester at a cost of \$6,350 per student and a total cost to the 479 students that transferred to UConn that year of \$3,041,650. [2]

Students now lose 2% more of their credits (21.4% to 23.4%) and lose 3 more credits each up from 12 credits to 15 credits. Also because of UConn's approved 4 year tuition increases the average student loses \$1,516 more dollars each (\$6,350 to \$7,866). The number of students transferring decreased by 63 students (479 to 416). Because of the students losing more in tuition, the total cost estimate of lost credits increased by \$230,606 even though the number of students transferring decreased.

An analysis of how the credits transfer to each Connecticut Community College reveals a wide range of accepted and rejected credits. While three schools (Gateway, Manchester and Capital) have nearly 90% of their credits accepted, three other schools (Norwalk, Naugatuck Valley and Northwestern) have 35% of their credits rejected.

The largest improvement in credits accepted and students enrolling at UConn were the students transferring from Gateway Community College. Gateway had a nearly 10% increase in credits accepted which brought the total to nearly 90% of all credits. The increase in credits accepted also led to a 24% increase in Gateway students enrolling at UConn. Last year 81% of their students accepted to UConn actually enrolled, up from 57% the previous year. This shows that increasing the number of credits accepted can also increase the chances of a student enrolling at the school.

In January of 2014, the Legislative Program Review and Investigations Committee (PRI) issued a report saying that UConn is becoming less affordable for lower- and middle-income students. The report also found that attending a community college, then transferring can help to make UConn more affordable, "if the credits transfer and in ways that put the student on a direct path to a bachelor's degree. The student's time at UConn would not be optimally shortened if credits: do not transfer at all; transfer but are not applied to the major (where appropriate); and/or transfer but are not needed for general education requirements or elective credits."

The report noted the high graduation rate for Connecticut Community College students in the GAP program, "the UConn graduation rate for GAP participants who do enroll is about 88 percent" <a href="http://www.cga.ct.gov/pri/docs/2013/UConn%20Full%20Staff%20F%20&%20R%20Report%20-%2001.31.14.pdf">http://www.cga.ct.gov/pri/docs/2013/UConn%20Full%20Staff%20F%20&%20R%20Report%20-%2001.31.14.pdf</a>

#### Community College students who transfer to UConn are academically prepared to be successful

The most recent graduation rates provided by UConn would reveal that an education at a Connecticut Community College will prepare students to be academically successful at UConn. In their response to the PRI Committee Report, UConn noted the success of Community College students in the GAP program, "Recent completion statistics for GAP students at UConn suggest that completion rates for these students are comparable to those of the entering Storrs Freshmen cohort, which are among the highest at public universities nationally" (page 64). The UConn (Storrs campus) graduation rate is 82%. http://www.oir.uconn.edu/Retention Graduation November 2016 Campus.pdf

Data obtained from UConn's Office of Institutional Research and Effectiveness (OIRE) reveals that the more credits a Community College student can successfully transfer into UConn, the more likely they are to graduate with a bachelor's degree. Students who are able to transfer in 60 or more credits and obtain Junior level standing graduate at a much higher rate than students who transfer in less than 60 credits and start with lower division freshman and sophomore standing. Students who do not obtain Junior level standing when they transfer are also twice as likely to drop out of UConn within the first two years.

On average students who obtain Junior level standing graduate at around 81% and students who start in the lower division graduate at around 62%. [3]

Connecticut Community College transfer students also do very well academically at the four state universities. A previous study this author conducted on Connecticut Community College transfer students at Connecticut State Universities (Southern, Central, Eastern and Western) found that: Connecticut Community College transfer students graduate at higher rates and are more likely to receive bachelor's degrees than native students who begin their studies at Connecticut State Universities. According to the Board of Regents Office of Policy and Research, 62% of the 5,556 students who completed a Bachelor's degree in 2014 from a Connecticut State University, had previously attended a Connecticut Community College. Manchester Community College had the largest amount of graduates with 511, followed by Gateway Community College with 441. [4]

The National Student Clearinghouse Research Center found that nationwide community college students that transfer to four-year public institutions graduate at high rates. About 65% of those transfer students received a bachelor's degree within six years. Students who received an associate degree before transferring did even better. About 73% of those students received a bachelor's degree within six years and 84% of full-time transfer students graduated with bachelor's degrees. http://nscresearchcenter.org/signaturereport5/

Nearly half of all students who complete bachelor's degrees are community college transfer students. In the 2013-14 academic year, 46 percent of all students who completed a degree at a four-year institution had previously been enrolled at a two-year institution. Just over half of these students attended a community college for at least 2 years and 65% enrolled for at least three semesters at a community college before completing a degree.

http://nscresearchcenter.org/snapshotreport-twoyearcontributionfouryearcompletions17/

#### Depending on the credits lost, some students could be delayed an entire year from graduating

One of the best examples of how this will effect students would be to consider the students interested in Pharmacy. A student in the community college system interested in transferring to UConn and applying to their Pharmacy Program would have to retake an entire year of Biology and Chemistry classes that they have already successfully completed. UConn does not accept the 200 level Biology and Chemistry classes from the community college system. <a href="http://admissions.uconn.edu/content/transfer/course-equivalencies#/">http://admissions.uconn.edu/content/transfer/course-equivalencies#/</a> This decision makes UConn less accessible and affordable for students in Connecticut.

For UConn's Doctor of Pharmacy (Pharm.D.) program, students must complete two years of prepharmacy courses before applying to the program. If accepted they can earn a Bachelor of Pharmacy Studies degree in two years and two years after that will earn a Pharm.D. Degree. Before UConn made this decision, a student interested in this program could have completed two years of pre-pharmacy courses in the Community college system, saved a substantial amount of money and upon transferring to UConn could apply to the program. This decision would force that same student, when they transfer to UConn, to spend an entire year retaking 20 credits in science classes they have already taken.

This is an extra cost that is harmful to both the student and the state of Connecticut. The attached document shows how in September UConn's pre-pharmacy website had a 2 year pre-pharmacy track for students to apply into their program and start as Juniors and now they would require a student to repeat the entire second year of science classes. (See attached document: UConn Pre-Pharmacy September 2014) Their pre-pharmacy website now reads, "The sophomore-level science prerequisite coursework should be taken at a bachelor-degree granting university or college." <a href="http://pharmacy.uconn.edu/admissions/undergraduatepharm-d/prerequisites/pre-pharmacy-courses-at-connecticut-community-colleges/">http://pharmacy.uconn.edu/admissions/undergraduatepharm-d/prerequisites/pre-pharmacy-courses-at-connecticut-community-colleges/</a>

### Connecticut Community College students need state-wide transfer and articulation agreements that guarantee seamless transfer of credits to all public four-year institutions.

This could have several potential benefits. Guaranteeing that the classes will seamlessly transfer would encourage students to complete their associate degrees before transferring, thus helping the graduation rates for the Community College System. It would encourage more students to attend public four year universities which would boost enrollment and provide that school with a student that is academically prepared and has a high chance of graduating. It would save the student, the schools and the state money because when students lose credits when they transfer it is very costly to everyone involved and hurts their chances of attaining a bachelor's degree. This would help to make higher education more accessible and affordable for students in Connecticut.

In 2012 the Connecticut Legislature approved PA 12-31, an act requiring at least 30 credits of transferrable general education courses among public institutions of higher education to be developed no later than July 1, 2013. UConn was exempt from this act. http://www.cga.ct.gov/2012/ACT/PA/2012PA-00031-R00HB-05030-PA.htm

Also in 2012 a Transfer and Articulation Policy (TAP) was approved by the CSCU Board of Regents mandating seamless transfer pathways for Connecticut Community College students to Connecticut State Universities (Eastern, Southern, Central & Western) and Charter Oak State College. The first group of these pathways were available to students in Fall 2016. <a href="http://www.ct.edu/files/pdfs/tap-policy.pdf">http://www.ct.edu/files/pdfs/tap-policy.pdf</a>

Davis Jenkins and John Fink, of the Community College Research Center at Columbia University in a recent research report found, "In light of the limited capacity and rising costs at four-year colleges and universities, vertical transfer offers a vital route to a bachelor's degree for large numbers of underserved students, as well as critical efficiencies for taxpayers in a time of scarce public resources. At the same time, there are significant barriers to transfer—the most pressing being the loss of credits that community college students experience when they transition to four-year institutions." <a href="http://ccrc.tc.columbia.edu/media/k2/attachments/what-we-know-about-transfer.pdf">http://ccrc.tc.columbia.edu/media/k2/attachments/what-we-know-about-transfer.pdf</a>

That report is supported by research from the Graduate Center of the City University of New York (CUNY), "The greater the credit loss, the lower the chances of completing a BA," wrote Paul Attewell and David Monaghan, in "The Community College Route to the Bachelor's Degree." They found community college transfer students graduate at about the same rates as similar native students at four-year colleges when they are studied by accumulated credits. The community college students would have actually graduated at a higher rate had they not lost credits when they transferred. They also found that students who have all or almost all their credits transferred are 2.5 times more likely to earn a degree than students who transferred less than half their credits. Their study concluded that the largest barrier to community college students completing a bachelor's degree was the loss of credits when they transferred, not lack of academic preparedness.

 $\frac{http://www.aera.net/Newsroom/NewsReleases and Statements/StudyCommunityCollegeTransfersasLikelytoEarnaBAasFour-YearStudents,DespiteCreditTransferRoadblocks/tabid/15418/Default.aspx}{}$ 

The National Conference of State Legislatures issued a brief about the importance of state laws mandating that credits transfer. "States can help students successfully earn degrees by implementing transfer and articulation policies that prevent loss of already earned credits and valuable time. Transfer policies also help states save money because fewer tuition subsidy dollars are spent on students who can efficiently transfer between colleges without losing time and credits." <a href="http://www.ncsl.org/documents/educ/student-transfer.pdf">http://www.ncsl.org/documents/educ/student-transfer.pdf</a>

A study last year from the Community College Research Center that ranked states on how well they helped students transfer and achieve bachelor's degrees, found that Connecticut is one of the worst states at helping low income and minority students achieve bachelor's degrees because we do not have a state wide transfer credit system in place. Some of the best performing states in that study were Florida, Washington and California. <a href="http://ccrc.tc.columbia.edu/press-releases/new-report-ranks-states-on-colleges-performance-helping-students-transfer.html">http://ccrc.tc.columbia.edu/press-releases/new-report-ranks-states-on-colleges-performance-helping-students-transfer.html</a>

A study by the Center for Community Colleges found that for statewide reform in New Jersey, Arizona, Washington, state laws worked to push results. "While educators typically detest legislative involvement, it is clear from this study that legislation plays an important role in systemic transfer and articulation reform, both through initial mandates or threats to create statewide policies and programs, and in applying pressure to employ them in a timely manner."

http://centerforcommunitycolleges.org/index.php/projects-and-publications/current-projects/

Essential Elements of State Policy for College Completion: Statewide Transfer Policies, Southern Regional Education Board: "The state should provide a guarantee that any and all of the 60 lower-division hours (the statewide core curriculum) will transfer — even if an associate's degree is not earned." http://publications.sreb.org/2013/013\_Ess\_Elem\_State\_Tran.pdf

A national study out of UPenn about college affordability in Connecticut reinforces the need for legislation mandating statewide transfer and articulation agreements to all public four-year institutions in Connecticut. Connecticut ranked  $6^{th}$  nationally for affordability of its community colleges but  $35^{th}$  for the State University System and  $45^{th}$  for UConn. The state was  $21^{st}$  overall.

"Although it has some of the most affordable two-year colleges and private research universities in the nation, its public four-year colleges and universities are among the nation's least affordable. One third of Connecticut students are enrolled in public two-year institutions. Students would have to work, on average, 17 hours a week to attend these colleges full time. That weekly workload would more than double for students attending four-year public institutions in the state full time."

<a href="http://www.gse.upenn.edu/pdf/irhe/affordability\_diagnosis/All\_50\_State\_Affordability\_Reports.pdf">http://www.gse.upenn.edu/pdf/irhe/affordability\_diagnosis/All\_50\_State\_Affordability\_Reports.pdf</a>

The report's authors recommend that states pass legislation to lower the cost and time to a degree by implementing effective statewide transfer policies: "Transfer programs, when implemented well, can improve educational productivity by creating seamless pathways to four-year institutions and reducing credit repetition. Statewide studies show that many students lose credits or need to re-take courses after they complete the transfer process. Creating statewide transfer agreements provides a smoother transition for students across public institutions and systems in the state."

<a href="http://www2.gse.upenn.edu/irhe/sites/gse.upenn.edu/ir

That study further reinforces the data from my two studies published last year that called for a state law mandating statewide transfer and articulation agreements between the community college system and all public four-year institutions in Connecticut to ensure that students don't pay twice to take the same classes when they transfer. These agreements would save the students and the state of Connecticut millions of dollars each year and make higher education more affordable and accessible for all students, especially our low income, minority and first generation college students who are more likely to begin their undergraduate studies at a Connecticut Community College.

The largest barrier to a community college student completing a bachelor's degree is losing credits when transferring to a four-year institution, the more credits they lose the less likely they are to be able to complete their degree.

About the author: John Mullane is a Community College counselor in Connecticut.

#### **Additional Sources:**

- [1] UConn Response to PRI Committee Report, January 2016. Included in the 2015 Connecticut Higher Education Data and Trends Report, June 2016. Full report available at: <a href="https://www.ctohe.org/News/pdfs/2016/2015SystemTrends.pdf">https://www.ctohe.org/News/pdfs/2016/2015SystemTrends.pdf</a>
- [2] Mullane, John (2015): Study: Connecticut Community College Transfer Students at UConn
- [3] UConn Office of Institutional Research and Effectiveness (OIRE): Retention and Graduation rates for CT Community College transfer students.
- [4] Mullane, John (2015): Study: Connecticut Community College Transfer Students at Connecticut State Universities.